



Fifth and Cherry Streets Realty Trust

Affordable Rental Housing Lottery Application

13-15, 17 Fifth Street, Chelsea, MA 02150

Completed applications must be submitted by mail only. Applications must be postmarked no later than **August 28, 2020** and mailed to:

Department of Planning and Development
500 Broadway, Room 101
Chelsea, MA 02150

Number of Units Available	3
Unit #	Unit #4; Unit #7; Unit #14
Number of Bedrooms	Two (2) units are studios; One (1) unit is a one (1) bedroom
Number of Bathrooms	1
Maximum Monthly Rent*	Studio: \$1,685/mo. One Bedroom: \$1,925
Apartment Fee	\$0
Parking	\$75
Storage	No storage included

*actual monthly rent shall be determined by the selected applicant's annual household income

Free language assistance and reasonable accommodations available. For assistance and more information, please call the Department of Planning and Development, 617-466-4180, or email: scooper@chelseama.gov

Equal Housing Opportunity



AFFORDABLE HOUSING RENTAL UNIT APPLICATION

13-15, 17 Fifth St., Chelsea, MA

IMPORTANT INSTRUCTIONS

You may only submit one application per household. Please fill out all sections of the form, unless a section is labeled as optional. Incomplete applications may be disqualified. Submission of an application does not constitute an agreement to rent an apartment. Applicants will be selected through a lottery process.

Head of Household:

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Head of Household (2):

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Applicants will be contacted by email and phone. If an email address is not provided, we will send notifications through postal mail and follow up by phone.

Household Composition

a. What is the total number of people in the household applying for the unit?

- My household size is: _____ person(s)

b. Please complete the below chart for all household members that would be residing in the unit, including yourself and any unrelated household members (i.e. roommate):

Full Name	Age	Head of Household or Occupant	Relationship to head of Household (<i>i.e. Daughter, Son, Mother, Father, etc.</i>)
		Head of Household	

Disability

Are you currently disabled?

- Yes
- No
- Prefer not to answer

Race & Ethnicity (Optional Disclosure)

This response is the race and ethnicity of the head of household only.

There is no penalty for persons who do not complete this section of the application.

This information will only be used in aggregate, for the purposes of reporting and analysis.

Please check all boxes that apply:

- Alaskan Native and Native American
- Asian
- Black or African American (not of Hispanic origin)
- Hispanic or Latino
- Native Hawaiian or Pacific Islander
- White (not of Hispanic origin)
- Other (please specify): _____

Description of Affordable Unit:

There are three (3) affordable apartments available through this opportunity. The affordable units are located at 13-15, 17 Fifth St., Chelsea, MA 02150. The building is a three-story mixed use building containing 16 apartment units. The property, located off Route 1, is less than a half mile from the Chelsea MBTA Commuter Rail stop and the Bellingham Square Silver Line Station. Additionally, bus service via the MBTA routes #111, #112, #114, #116, and #117 are less than a five minute walking distance from the property. These public transit routes offer connections to downtown Boston and the greater region. The building's amenities include, but are not limited to, first-come, first-serve parking available for rent, hardwood floors, stainless steel appliances, and granite countertops. Furthermore, the building is served by gas, electric, and telecommunications utilities.

Three (3) of the 16 apartment units are designated as income-restricted (also known as "affordable") units. Out of these, two (2) affordable units are studios and one (1) affordable unit is a one (1) bedroom. All three affordable units have one bathroom each, while laundry facilities are available offsite, in close proximity to the building. These affordable units will be rented to households earning up to 80% of the Area Median Income Limits, as defined by the U.S. Department of Housing and Urban Development's FY'20 Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro Area FMR. The affordable units are designated as affordable through the City of Chelsea Inclusionary Zoning Ordinance.

Lottery Process

Below is a description of the lottery process.

1. Eligible applicants will be placed in the appropriate local and/or open lottery pool.
2. The lottery will have a neutral party, preferably a representative from the City of Chelsea, not connected with the developer or the managing agent. (Such a witness will be asked to sign a statement attesting to the results of the lottery).
3. The lottery will be held approximately 7-10 days following the application deadline at the Department of Planning and Development – 500 Broadway, Room 101, Chelsea, MA 02150.
4. Attendance at the lottery is not mandatory for applicants.
5. All eligible applicants in the lottery will receive their lottery number in writing before the lottery.
6. As each application/card is drawn from the receptacle, the number of the draw is announced and indicated on a master list, as well as on the application/card. For example, the first application/card drawn will be indicated as #1 on the master list; and the application/card will be marked with a #1.
7. This process will be held for both the local preference pool and the general pool for each unit size:
 - Local Preference Pool
 - General Pool
8. Applicants in each bedroom category will be assigned a lottery number and applicants

will be adjusted rank based on the following in both the Local preference pool and Open pool:

- A. Lottery number
 - B. Household size preference
9. After the lottery, each applicant will be notified in writing of his/her place on each list applicable. The top pool of applicants will be invited to view the units. The order in which applicants are offered the units first are as follows:
- A. Lottery #
 - B. Household Size
 - C. Local Preference
10. A written record of the lottery proceedings, selection process, and outcome will be drafted and saved in the project file, which will be available to the public upon request.

Local Preference

Do any household members meet the criteria for the local preference?

- YES
- NO

Defined as a household that, at the time of application for an affordable housing unit, falls into the following category:

1. Current residents of Chelsea: A household in which one or more member's is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listings.
2. Municipal Employees of Chelsea: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3. Households with children attending the

If “Yes”, please provide the appropriate supporting documentation.

For Current residents of Chelsea, one of the following must be provided:

- A utility bill dated within the past 60 days (electric, gas, oil, cable, interest, telephone, or cell phone bill)
- A current signed lease agreement
- Voter Registration

For households that are applying as Municipal Employees of Chelsea or Employees of Local Businesses, the pay stubs provided for the income

information would suffice if the paystubs show at Chelsea based address.

Households with children attending the locality's schools, a Chelsea school transcript should be provided.

Household Income Information

Applicants may be eligible for this lottery if their gross annual household income is at or below the 80% Area Median Income limits, as described below.

Household Size	80% AMI Low Income
1	\$67,400
2	\$77,000
3	\$86,650
4	\$96,250
5	\$103,950

** HUD FY'2020 Area Median Incomes for the Boston, Cambridge, Quincy, MA-NH HUD Metro FMR Area.*

- a. Please list all household members and income below:

Household Member Name	Estimated Current Annualized Gross Income

- Applicants must provide **eight weeks (8) of paystubs – four pay stubs if paid bi-weekly or eight (8) pay stubs if paid weekly** - and evidence of any other source of income for all adult household members, including public benefits and income from assets, as outlined below.
- Please include income for any full-time students over age 18.
- Provide school transcript or proof of student status for dependent household members over age of 18 and full-time students.
- For household members with no income over 18 years of age, please provide a

no-income affidavit.

Additional Guidance on Income

- a. All forms of income shall be considered during the determination of eligibility. Therefore, applicants should adhere to the following guidance:
 - **Social Security/ Social Security Disability:** Provide an official statement of the monthly amount received for the year in review and statement of total amount received for the latest tax year.
 - **Unemployment:** if receiving unemployment, please provide copies of the unemployment checks.
 - **Child support/Alimony:** Provide documents indicating the payment amount. Child support income shall be determined based upon the prior 12-month history. Lump sum payments for prior periods shall not be included in calculating the child support payments for the prior 12 months.
 - **Pension:** Provide statement indicating amount received for year in review and statement of total amount received for latest tax year.
 - **No-income:** Please provide a no income affidavit for anyone with no income aged 18 or over. Include income for full time students over age 18.
 - **Self-employed:** If self-employed, please provide a self-prepared year to date profit and loss statement.

Self-Employment

- a. When self-employment income is sporadic or based upon commission, the projection of household income currently shall be based upon historical data unless:
- b. The household can demonstrate and verify that it has experienced a change in circumstances that is a reliable indicator that its income has decreased and that the historical data is not a reasonable basis for projecting household income; or
- c. Documentation indicates that the household has experienced a change in circumstance that is a reliable indicator that its income has increased and that the historical data is not a reasonable basis for projecting household income.
- d. When self-employment income is sporadic or based upon commission and there is no record of self-employment from the last year in which tax returns were filed, the projection of household income will be based solely on the reliable year-to-date documentation.

Medical Expense Income Exclusions

- a. Medical expenses, including insurance costs, do not qualify as an excludable expense, e.g., an expense that may be used to reduce income.
- b. If another family member is providing regular monthly payments to help with medical expenses, including insurance costs, that payment is a qualified medical reimbursement and does qualify for income exclusion. Child support designated for medical expenses shall be treated in the same manner; it shall be excluded from involve.

Household Asset Information

- a. Please include copies of the past **3 months** of statements for all asset accounts and include all pages of statements. Evidence of all assets must be provided, and all assets must be listed on this application.
- b. All assets must be disclosed and listed on the application.
- c. Assets include: checking, savings, stocks, CD's, 401K's, IRA's, investment, retirement, certificate of deposit, property, down payment gift amount etc.
- d. Please include copies of past five (5) most **consecutive** months of statements for all asset accounts and include ALL pages of statement (front and back, including fine print pages and pages that are intentionally left blank).
- e. Pictures or screen shots of the statement are not accepted. We recommend visiting your bank's branch to retrieve a copy of a PDF version through your bank's website.
- f. Please provide a written explanation for any deposits over \$100 that are not from employment.
- g. If you owned real estate within the past 3 years but it was sold due to a divorce, provide a copy of divorce decree and proof of the home sale showing equity received.

Full Name	Type of Account	Current Account Balances
		\$
		\$
		\$
		\$
		\$

Tax Documentation:

Please include the following for all household members over 18 years of age:

- Copy of one (2018 & 2019) of Federal Income Tax returns with all schedules included.
- The tax returns must be signed
- The past year (2018 & 2019) W2s and/or 1099 Forms.
- If you did not file taxes or do not have a copy of your Federal tax return or W2/1099 Forms, you may request a transcript online:
<https://www.irs.gov/individuals/get-transcript>

Please note the reserves the right to request additional documentation after reviewing the application. Failure to provide any additional documentation requested by Maloney Properties by the given deadline will result in your application not being entered into the lottery.

In carrying out this marketing program and buyer selection process, neither the Owner nor its Lottery Agent, will discriminate based on race, color, creed, religion, sex, familial status, sexual orientation, national or ethnic origin, handicap, citizenship, ancestry or marital status, public assistance, gender identity or any other basis prohibited by law.

Disabled persons are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford a person with disabilities an equal opportunity to use and enjoy the housing.

Application Deadline

The deadline for completed applications by mail, postmarked no later than **August 24, 2020**.

Mailed to:

Housing Project Manager
Department of Planning and Development
City of Chelsea, MA 02150

Questions:

The Department of Planning and Development staff is available to answer any questions during the process.

Please feel free to contact us:

Sayou Cooper, Housing Project Manager

scooper@chelseama.gov

617-466-4180